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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/980,174	11/29/2001	Michael Horn	112740-355	1241
29177	7590	06/10/2004	EXAMINER	
BELL, BOYD & LLOYD, LLC P. O. BOX 1135 CHICAGO, IL 60690-1135				NGUYEN, KIMBERLY D
ART UNIT		PAPER NUMBER		
		2876		

DATE MAILED: 06/10/2004

Please find below and/or attached an Office communication concerning this application or proceeding.

AM

Office Action Summary	Application No.	Applicant(s)	
	09/980,174	HORN ET-AL.	
	Examiner	Art Unit	
	Kimberly D. Nguyen	2876	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) Responsive to communication(s) filed on 23 February 2004.
- 2a) This action is **FINAL**. 2b) This action is non-final.
- 3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) Claim(s) 16-31 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) Claim(s) _____ is/are allowed.
- 6) Claim(s) 16-31 is/are rejected.
- 7) Claim(s) _____ is/are objected to.
- 8) Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) The specification is objected to by the Examiner.
- 10) The drawing(s) filed on _____ is/are: a) accepted or b) objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) All b) Some * c) None of:
1. Certified copies of the priority documents have been received.
 2. Certified copies of the priority documents have been received in Application No. _____.
 3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- | | |
|--|---|
| 1) <input type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input type="checkbox"/> Interview Summary (PTO-413) |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | Paper No(s)/Mail Date _____ . |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)
Paper No(s)/Mail Date _____ | 5) <input type="checkbox"/> Notice of Informal Patent Application (PTO-152) |
| | 6) <input type="checkbox"/> Other: _____ |

DETAILED ACTION

Amendment

1. Acknowledgement is made of Amendment filed 23 February 2004.

Claim Rejections - 35 USC § 102

2. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(b) the invention was patented or described in a printed publication in this or a foreign country or in public use or on sale in this country, more than one year prior to the date of application for patent in the United States.

3. Claims 16-31 are rejected under 35 U.S.C. 102(b) as being anticipated by Teicher (US 5,744,787).

Re claim 16: Teicher teaches a data transfer method for topping-up/replenish a prepaid electronic credit, in real time, associated with a service user/customer over a data and telecommunication network, the method comprising the steps of:

defining the service user as a holder of a first electronic settlement account (i.e., the customer's account; col. 9, lines 9-30);

defining a service operator as the holder of a second electronic settlement account (i.e., the account of the merchant 11; col. 9, lines 16-20);

transmitting a transfer signal from a terminal of the service user; and

increasing the prepaid electronic credit (i.e., a charge amount electronically transferred/replenished to the electronic purse 310; col. 10, lines 20-32), in response to the transfer signal, by a predetermined electronic sum of money and, at the same time, transferring the sum of money from the first electronic settlement account to the second electronic settlement

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account (figs. 1-2; col. 1, line 60 through col. 2, line 44; col. 3, lines 9-65; col. 7, line 37 through col. 10, line 44).

Re claim 17: Teicher teaches a data transfer method further comprising the steps of: managing (i.e., controlling/selecting) the prepaid electronic credit (i.e., minimal checkbook payment sum, purse replenished with maximum balance, etc.; fig. 5, col. 11, lines 6-22) on a credit management server (i.e., central accounts are maintained by the respective financial institution 20A-20K; col. 7, line 65 through col. 8, line 3; which is inherently, the financial institution 20A-20K serves-as/has the credit management server) in one of the data and telecommunication network connected thereto;

managing (i.e., controlling/selecting) the settlement account (i.e., central accounts) on an account management server (i.e., central accounts are maintained by the respective financial institution 20A-20K; col. 7, line 65 through col. 8, line 3; which is inherently, the financial institution 20A-20K serves-as/has the account management server) in the data and telecommunication network; and

implementing a piece of money transfer software on an application server in the data and telecommunication network (i.e., batch processing and/or protocols for transferring electronic cash to electronic purse; col. 8, lines 6-16; col. 10, lines 33-40; which inherently the system implements a piece of software on the application server for money transfer/transaction).

Re claim 18: Teicher teaches a data transfer method further comprising the steps of: setting up a connection to the application server via the terminal of the service user (setting up a connection to the application server via the terminal of the service user is inherent

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step of Teicher's teachings i.e., to interface a payment unit with the electronic wallet and communicate with the point of sale; col. 4, lines 18-21; col. 9, lines 35-45);

using the terminal to transfer to the application server at least one of an authentication code (PIN) and a credit identifier for the prepaid credit, an account identifier (i.e., account ID in fig. 12) for the settlement account, and the predetermined electronic sum of money (i.e., purchase sum; figs. 3 and 12; col. 9, lines 46-54; col. 20, lines 19-51);

checking, via the application server, the transmitted data and the sufficiency of the predetermined sum of money (i.e., purchase sum) in the settlement account (fig. 12; col. 9, lines 9-30; col. 20, lines 19-51);

debiting, if the result of the check is positive, the predetermined sum of money (i.e., purchase sum) from the first settlement account (i.e., to reduce the amount of electronic cash stored in register 311 by the purchase sum; figs. 3 and 8; col. 9, lines 9-30; col. 14, line 50 through col. 15, line 53);

crediting the predetermined sum of money to the second settlement account (fig. 3; col. 9, lines 9-30);

increasing the prepaid credit by the predetermined sum of money (fig. 3; col. 9, lines 9-30); and

creating a log record for the debit/credit operation (i.e., transaction date, balance and updated value are recorded; fig. 14A; col. 21, lines 18-35).

Re claim 19: Teicher teaches a data transfer method further comprising the steps of: transmitting, via the application server, an acknowledgement signal to the terminal of the service user when the transaction has been performed (col. 9, lines 21-30; col. 12, lines 23-36).

Re claims 20-21: Teicher teaches a data transfer method further comprising the steps of: automatically setting up a connection, to check the credit identifier, between the application server and the credit management server; and

automatically setting up a connection, to check the account identifier of the settlement account, between the application server and the account management server (col. 4, lines 14-24; col. 9, lines 46-54).

Re claims 22-24: Teicher teaches a data transfer method, wherein a first user is the holder of the prepaid electronic credit, a second service user is the holder of the first electronic settlement account, and the credit of the first service user is increased by the electronic sum of money in response to a transfer signal from a terminal associated with the second service user (col. 9, lines 9-54).

Re claims 25-31: Teicher teaches a data transfer system for topping up a prepaid electronic credit of a service user over a data and telecommunication network in real time, comprising:

a credit counter (i.e., to track minimal checkbook payment sum, balance, and replenishment sum, etc.; fig. 5, col. 11, lines 6-37), managed on a credit management server (i.e., central accounts are maintained by the respective financial institution 20A-20K; col. 7, line 65 through col. 8, line 3; which is inherently, the financial institution 20A-20K serves-as/has the account management server), for storing the electronic credit (col. 7, line 65 through col. 8, line 3);

first and second settlement account memories on at least one account management server (i.e., central accounts are stored and maintained by the respective financial institution 20A-20K;

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col. 7, line 65 through col. 8, line 3; which is inherently, the financial institution 20A-20K has memory/memories for storing account information);

money transfer software, implemented on an application server, for electronically transferring money from the settlement account memories to the credit memory (i.e., batch processing and/or protocols for transferring electronic cash to electronic purse; col. 8, lines 6-16; col. 10, lines 33-40; which inherently the system has implemented a piece of software on the application server for money transfer/transaction);

a service user terminal connected to the data and telecommunication network for entering and transmitting data required for topping up the credit to the application server (figs. 3-4; col. 9, lines 9-54); and

a data link between the application server, the credit management server, the account management server and the terminal for performing the data transfers which tops up the credit (figs. 1-4; col. 1, line 60 through col. 2, line 44; col. 3, lines 9-65; col. 7, line 37 through col. 10, line 44).

Response to Arguments

4. Applicant's arguments filed 23 February 2004 have been fully considered but they are not persuasive.

5. In response to applicant's argument that "there is absolutely no delay with respect to the amount of time by which the respective service operator must wait to obtain such funds." (see page 7, lines 10-12); the examiner respectfully submits that with any transaction services system there would be a delay for processing the transaction.

Conclusion

6. **THIS ACTION IS MADE FINAL.** Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the mailing date of this final action.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Kimberly D. Nguyen whose telephone number is 571-272-2402. The examiner can normally be reached on Monday-Friday 7:30-4:30.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Michael G. Lee can be reached on 571-272-2398. The fax phone number for the organization where this application or proceeding is assigned is 703-872-9306.

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Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).



KDN

8 June 2004



KARL D. FRECH
PRIMARY EXAMINER